

Fill in this information to identify the case:

Debtor 1 Joseph M. Novella
Debtor 2 Christine Novella
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 13-70757-JAD

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 Court claim no. (if known): 9
c/o Select Portfolio Servicing, Inc.

Last 4 digits of any number you use to identify the debtor's account: 9144

Property address:

**261 Front Street
Cherry Tree, PA 15724**

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

The next postpetition payments from the debtor(s) is due on: 01 / 01 / 2019
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with §1322(b)(5) of the Bankruptcy Code, include all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ _____
c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments(s) that first became due on: _____
MM/DD/YYYY

Debtor 1 Joseph M. Novella

Case number (if known) 13-70757-JAD

Part 4: Itemized payment History

If the creditor disagrees in Part 2 that the prepetition arrearage had been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

X /s/ Christopher M. McMonagle Date 4/30/2019
Signature

Print: Christopher M. McMonagle
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, PC

If different from the notice address listed on the proof of claim to which this response applies:

Address:

1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976

Contact phone (215) 572-8111

Email: cmcmonagle@sterneisenberg.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date.

Date: 4/30/2019

Paul W. McElrath, Jr.
McElrath Legal Holdings, LLC
1641 Saw Mill Run Boulevard
Pittsburgh, PA 15210
ecf@mcelrathlaw.com
Attorney for Debtor

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
cmecf@chapter13trusteewdpa.com
Chapter13 Trustee

Office of the U.S. Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
U.S. Trustee

and by standard first class mail postage prepaid to:

Christine Novella
261 Front Street
Cherry Tree, PA 15724
Debtor

Joseph M. Novella
261 Front Street
Cherry Tree, PA 15724
Debtor

By: /s/ Christopher M. McMonagle

Christopher M. McMonagle FBN: 316043
Stern & Eisenberg, PC
1581 Main Street, Suite 200
The Shops at Valley Square
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Attorney for Creditor